



Golden TIMES QUARTERLY

April 2025

Come Sail Away

Skip past your next loan payment with our Summer Skip-a-Pay!

Free up some extra cash this summer and sail past your next loan payment. Upon your request, you may skip your May or June loan payment(s) for one month with our Summer Skip-a-Pay. This agreement extends the repayment period of your loan(s).

Loans on payroll deduction will still have the amount of the loan payment deducted from your check, but the money will be deposited to shares and can be withdrawn at your request. If you have an automatic payment, please allow 30 days before your due date for processing.

This offer does not apply to all loans including term loans, first mortgage loans, loans with payment frequency longer than one month, credit cards, delinquent loans, loans with poor payment history, or loans that have had an extension agreement within the last 6 months. A \$20 maintenance fee will be assessed for each loan.

Sail past your next loan payment with our Summer Skip-a-Pay! Apply online today at gpcu.org.

More Adventures for Less

Enjoy 0% APR¹ for 12 months on new credit cards & balance transfers

Experience 'More Adventures for Less' with our limited time 0% APR¹ on a new Golden Plains' credit card and on balance transfers for 12 months. After 12 months, the rate will revert back to the standard interest rate.

Our credit cards offer:

- ²Low Fixed Rates.
- ²No Annual Fee.
- ³No Balance Transfer Fee.
- Cash back with Golden Rewards card; earn up to 1% on purchases automatically.
- Purchasing power & a higher spending limit with a Platinum card.
- Control & convenience at your fingertips with our GPCU Cards app. You can: check balances, report card lost or stolen, setup travel notifications, make a payment, setup alerts & controls and more!
- Local service. Our cards are handled locally so you can drop off your payment or call with questions.



Transfer & Save. With our 0% Balance Transfer Rate for 12 months, now is the perfect time to transfer your high rate credit cards to a Golden Plains' VISA Credit Card.

0% is a limited time offer. Apply online at gpcu.org for a Golden Plains' credit card today!

¹Annual Percentage Rate. 0% APR is good for new credit cards and balance transfers for 12 months. After 12 months, the rate will revert back to the ²standard interest rate of 9.9%-13.9% APR is based on credit worthiness. ³No Annual Fee and no Balance Transfer Fee on Platinum, Golden Rewards & Classic Plus credit cards. Certain restrictions apply. Offer is subject to normal credit qualifications, program guidelines, and credit approval. Program, rates, terms and conditions are subject to change without notice. Minimum Finance Charge \$1, Late Payment Fee \$25, Returned Payment fee \$25, International fee 1%. Limited time offer. Federally insured by NCUA. Equal Housing Lender.



Auto Payments

Experience convenience with auto pay

Life is busy. And scheduling a loan or credit card payment is not always on the calendar. Never miss a payment again. Simplify life by paying your auto loan, personal loan, credit card payment or mortgage with automated payments (auto pay). This is the set-it and forget-it approach to managing your finances.

Set it and forget it

When you setup auto pay, you authorize Golden Plains to debit your account and apply those funds to your loan or credit card.

Advantages of auto pay

One of the greatest advantages to setting up auto pay is that you have a better chance of minimizing late payments which could result in fees. Please make sure you have the correct amount of funds available in your account on the day you scheduled your auto pay. You can set an account alert to help you remember your payment amounts.

Another advantage is that you will save time. You will not have to make a payment, write a check or drop an envelope in the mail.

We make it easy for you to setup auto pay. Visit gpcu.org to learn more.

Freedom 12 e-Checking

It's Cash-tastic! Free Checking rewards you with 2% cash back¹!

Accelerate your way to cash back rewards! Freedom 12 e-Checking is a FREE checking account that pays 2% cash back on debit card purchases when monthly requirements are met. Earn up to \$12 cash back per month (\$144 per year). Cash back is earned on up to \$600 in net monthly purchases, with up to \$12 in ATM refunds. To earn 2% cash back, simply meet the following monthly requirements:

- 1) Complete 12 VISA debit card transactions.
- 2) Enroll and receive e-Statements.
- 3) Login to Golden Plains Online.

There is no minimum balance required, there are no maintenance fees and there is no minimum deposit to open this FREE checking account. You will automatically qualify for 2% cash back and ATM refunds the first month you open your Freedom 12 e-Checking account. Earning cash back is as simple as banking in ways that are likely already familiar to you.

Visit gpcu.org and apply online today!

¹2% cash back paid on up to \$600 in net monthly purchases, with up to \$12 in ATM refunds when monthly requirements are met. Monthly cash back paid up to \$12 per month. No minimum balance is required. No monthly service charge. No minimum deposit to open. Certain terms & conditions apply. Subject to credit approval. Contact the credit union for membership details. Federally insured by NCUA.

System Upgrade

Exciting changes coming October 2025

We are excited to announce that we will be undergoing a Technology Upgrade in October 2025. What does this mean for you? We are improving our technology to provide members with faster processing, improved reliability & security, enhanced features and a more seamless experience.

Enhancing your credit union experience remains one of our top priorities. We are committed to delivering superior quality and value in every service we offer and we are confident this upgrade will help us continue to meet and exceed that goal.

Please join us on our "Gold Rush" journey and thank you for trusting us with your financial needs.

Financial Planning to help achieve your financial goals

Whether you are just starting out on your financial journey or preparing for retirement, our credit union advisory team can help you establish a clear path to achieve your financial goals. You will have your own wealth management team, led by your dedicated advisor, who will provide financial advice and investment management.

Conversations at your convenience

Our financial advisors are available via phone, email, and video conference.

Golden Plains' Team Helps You Succeed

We provide a full range of wealth management services. You can come to us with any financial questions - whether they are complex or simple. As a valued member we are here to help you navigate your financial life.

Visit gpcu.org, under the Wealth Management section and schedule an appointment with one of our dedicated Advisors today!

Meet Your Advisors



Evan Kulak

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(620) 213-8208



Michael McDermott

Michael@cuwgroup.com
(620) 213-8207

Locations

Garden City

1714 E. Kansas Ave.
620.275.2151
800.825.7661

1504 Taylor Plaza
620.275.8187

Ulysses

112 E. Grant
620.356.4343

Quinter

400 Hwy 212
785.754.2159

Phillipsburg

475 State Street
785.543.5267

Liberal

21 Medical Dr.
620.624.8491

Lakin

109 N. Main
620.355.6203

Hays

2720 Broadway
785.628.1007

Hesston

140 N. Main
620.327.4144

Parsons

3030 Main St.
620.421.3080

Wichita

9555 Corporate Hills Dr.
316.685.9555

Haysville

101 N. Main St.
316.529.1144

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En Español

Translation by
Orlando Corral

Aplicación de tarjetas GPCU

Administre fácilmente sus tarjetas desde cualquier lugar

Con nuestra nueva aplicación GPCU Cards, experimente el control y la conveniencia al alcance de su mano. Puede administrar fácilmente sus tarjetas de crédito y débito de GPCU desde cualquier lugar.

Utilice la aplicación para:

- Consultar saldos.
- Encienda y apague su tarjeta.
- Transacciones en disputa.
- Activación de tarjeta.
- Realizar un pago.
- Configurar alertas de transacciones.
- Configurar controles de ubicación.
- Ver el historial de la cuenta.
- Reportar tarjeta perdida o robada.
- Configurar notificaciones de viajes.

Nuestra aplicación le brinda más control sobre cómo se utilizan sus tarjetas de crédito y débito para ayudar a prevenir el fraude y el abuso.

¡Descargue la aplicación Tarjetas GPCU hoy y disfrute de la conveniencia!

Más aventuras por menos

Disfrute del 0% APR¹ durante 12 meses en nuevas tarjetas de crédito y transferencias de saldo

Experimente 'Más aventuras por menos' con nuestro 0% APR¹ por tiempo limitado en una nueva tarjeta de crédito de Golden Plains y en transferencias de saldo durante 12 meses. Después de 12 meses, la tasa volverá a la tasa de interés estándar.

Nuestras tarjetas de crédito ofrecen:

- **²Tarifas fijas bajas.**
- **²Sin tarifa anual.**
- **³Sin cargo por transferencia de saldo.**
- **Reembolso** con tarjeta Golden Rewards; gana hasta un 1% en compras automáticamente.
- **Poder adquisitivo y un límite de gasto más alto** con una tarjeta Platinum.

• **Control y conveniencia** al alcance de su mano con nuestra aplicación Tarjetas GPCU. Puede: consultar saldos, boleta de calificaciones perdida o robada, configurar notificaciones de viaje, realizar un pago, configurar alertas y controles, ¡y más!

• **Servicio local.** Nuestras tarjetas se manejan localmente para que pueda dejar su pago o llamar si tiene preguntas.

Transferir y guardar. Con nuestra tasa de transferencia de saldo del 0% durante 12 meses, ahora es el momento perfecto para transferir sus tarjetas de crédito de alta tasa a una tarjeta de crédito VISA de Golden Plains.

0% es una oferta por tiempo limitado. ¡Solicite en línea en gpcu.org una tarjeta de crédito de Golden Plains hoy!

¹Tasa de porcentaje anual. 0% APR es válido para nuevas tarjetas de crédito y transferencias de saldo durante 12 meses. Después de 12 meses, la tasa volverá a la tasa de interés ²estándar de 9.9% -13.9% APR se basa en la solvencia crediticia. ³Sin cargo anual ni cargo por transferencia de saldo en tarjetas de crédito Platinum, Golden Rewards y Classic Plus. Se aplican ciertas restricciones. La oferta está sujeta a las calificaciones crediticias normales, las pautas del programa y la aprobación crediticia. El programa, las tarifas, los términos y condiciones están sujetos a cambios sin previo aviso. Cargo mínimo por financiamiento de \$1, cargo por pago atrasado \$25, cargo por pago devuelto \$25, cargo internacional del 1%. Oferta de tiempo limitado. Asegurado federalmente por NCUA. Prestamista de vivienda equitativa.